

## INTISARI

Penelitian ini dilakukan dengan tujuan untuk mengetahui pengaruh rasio likuiditas, kualitas aktiva, sensitivitas, efisiensi dan solvabilitas terhadap *Return On Equity* (ROE) pada Bank Pemerintah yang terdaftar di Bursa Efek Indonesia. Pengambilan sampel dalam penelitian ini dengan menggunakan metode *purposive sampling* dan data yang telah diperoleh untuk penelitian ini sebanyak 4 Bank Pemerintah yang terdaftar di Bursa Efek Indonesia periode 2010-2015.

Metode yang digunakan dalam penelitian ini adalah metode kuantitatif, sedangkan analisis data menggunakan analisis regresi linier berganda yang didahului dengan uji asumsi klasik yang terdiri dari uji normalitas, uji autokorelasi, uji multikolinieritas, dan uji heteroskedastisitas. Pengujian hipotesis dilakukan dengan uji kelayakan model, uji t dan koefisien determinasi berganda menggunakan program komputer SPSS.

Berdasarkan hasil uji t menunjukkan bahwa variabel *Loan to Deposit Ratio* (LDR), *Loan to Asset Ratio* (LAR), dan *Capital Adequacy Ratio* (CAR) berpengaruh tidak signifikan terhadap ROE. Sedangkan variabel *Non Performing Loan* (NPL), *Interest Rate Ratio* (IRR), dan BOPO berpengaruh signifikan terhadap ROE.

Kata Kunci : ROE, CAR, BOPO, IRR, NPL, LAR, dan LDR.

## **ABSTRACT**

This research has been conducted in order to find out the influence of liquidity ratio, asset quality, sensitivity, efficiency and solvency to the Return on Equity (ROE) of the Government Banks which are listed in Indonesia Stock Exchange. The samples in this study has been selected by using purposive sampling method and

The data has obtained four government banks which are listed in Indonesia Stock Exchange in 2010-2015. The method is a quantitative method meanwhile the data analysis has been done by using multiple linear regression analysis which has been preceded by the classic assumption which consist of normality test, autocorrelation test, multicollinearity test, and heteroscedasticity test. The Hypothesis test has been done by using model feasibility test, t test and multiple determination coefficient by using SPSS computer program.

Based on the result of t test shows that Loan to Deposit Ratio (LDR), Loan to Asset Ratio (LAR), and Capital Adequacy Ratio (CAR) do not give significant influence to the ROE. Meanwhile, Non-performing Loan (NPL), Interest Rate Ratio (IRR), and ROA give significant influence to the ROE.

Keywords: ROE, CAR, ROA, IRR, NPL, LAR, and LDR.

